

Information to identify the case:					
Debtor 1	<b>Michael J. Suhoski</b>			Social Security number or ITIN	<b>xxx-xx-6062</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>					
Case number: <b>15-22281-GLT</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Suhoski

8/14/20

By the court: Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael J. Suhoski  
 Debtor

Case No. 15-22281-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: llea  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db +Michael J. Suhoski, 56 Pettit Road, Amity, PA 15311-1515  
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL, PO Box 6154, Rapid City, SD 57709-6154  
 cr +New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170,  
 Duluth, GA 30097-8461  
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Crane, LLC,  
 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461  
 14067986 +Calvary Portfolio / GE Money Bank, Attention: Bankruptcy Department,  
 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321  
 14067988 +Collection Service / Washington Fam Med, Attn:Collection Center, Po Box 14931,  
 Pittsburgh, PA 15234-0931  
 14067989 +Equitable Ascent, c/o Lloyd Markind, Esq., 102 Browning Lane, Cherry Hill, NJ 08003-3195  
 14067990 +Equitable Ascent Financial, LLC, 1120 W Lake Cook Road, Suite B,  
 Buffalo Grove, IL 60089-1970  
 14098442 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154,  
 Telephone # 888-298-7785)  
 14067992 +Green Tree Servicing, c/o Victoria W Chen, Esq., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 14067995 +Jefferson Auto Sales, 879 Jefferson Ave., Washington, PA 15301-3858  
 14067996 +Merchants Credit / Seventh Ave., 223 W. Jackson Blvd., Suite 400, Chicago, IL 60606-6974  
 15182447 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826  
 14067998 +Recmgmt Srvc / Waste Mgmt, 240 Emery Street, Bethlehem, PA 18015-1980  
 14067999 +Shearer Heating & A/C & Ref Inc., 125 Old Plank Road, Washington, PA 15301-9038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2020 04:26:42 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14099013 +E-mail/Text: bankruptcy@capvs.com Aug 15 2020 04:27:10 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14099010 +E-mail/Text: bankruptcy@capvs.com Aug 15 2020 04:27:10 Cavalry SPV II, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14067987 +EDI: CITICORP.COM Aug 15 2020 07:48:00 Citibank/The Home Depot,  
 Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040  
 14067993 EDI: RMSC.COM Aug 15 2020 07:48:00 Green Tree Servicing L, 332 Minnesota St Ste 610,  
 Saint Paul, MN 55101  
 14067991 +EDI: CBS7AVE Aug 15 2020 07:48:00 Ginnys/Swiss Colony Inc, Attn: Bankruptcy,  
 1112 7th Ave, Monroe, WI 53566-1364  
 14067994 +E-mail/Text: bankruptcy@huntington.com Aug 15 2020 04:26:51 Huntington Natl Bk,  
 Huntington National Bank - Bankruptcy No, Po Box 89424, Cleveland, OH 44101-6424  
 14067997 +EDI: MID8.COM Aug 15 2020 07:48:00 Midland Funding / Citibank, 8875 Aero Dr,  
 San Diego, CA 92123-2255  
 14079526 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 15 2020 04:26:41  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC  
 smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: llea  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Aug 14, 2020

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

David A. Rice on behalf of Debtor Michael J. Suhoski ricelaw1@verizon.net,  
lowdenscott@gmail.com  
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Scott R. Lowden on behalf of Debtor Michael J. Suhoski niclowlgl@comcast.net  
Sindi Mncina on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing  
smncina@rascrane.com

TOTAL: 7